

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Alexandros A. Mountis
 Debtor

Case No. 16-16802-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: DonnaR
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: May 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2017.

db
 13804078 +Alexandros A. Mountis, 365 Copely Drive, Lancaster, PA 17601-2975
 13804083 +Allan C Smith PC, 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597
 13804081 +BB&T Co, 1570 Manheim Pike, Lancaster, PA 17601-3038
 13804082 +Barley Snyder LLP, 126 East King Street, Lancaster, PA 17602-2893
 13804084 +Bay First Bank, 14 South Main Street, North East, MD 21901-3910
 +Brunaker Connaughton Goss & Lucarelli, 480 New Holland Avenue, Suite 6205,
 Lancaster, PA 17602-2227
 13804086 +Cecil Bank, 127 North Street, PO Box 469, Elkton, MD 21922-0469
 13804087 +Citizens Bank of PA, 443 Jefferson Street, Warwick, RI 02886-1321
 13804090 +Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
 13804091 +Drayer Physical Therapy, 5300 Derry Street, 2nd Floor, Harrisburg, PA 17111-3576
 13804092 +GE Captail Retail Bank, 213 East Main Street, Carnegie, PA 15106-2701
 13804094 +Kaplin Stewart PC, 910 Harvest Drive, PO Box 3037, Blue Bell, PA 19422-0765
 13804100 +LCTCB, 150 North Queen Street, Suite 310, Lancaster, PA 17603-1805
 13804096 +Lancaster Emergency Assoc., 8 Oak Park Drive, Bedford, MA 01730-1414
 13804097 +Lancaster General Health, PO Box 824809, Philadelphia, PA 19181-0001
 13804098 +Lancaster Orthopedic Group, 231 Granite Run Drive, Lancaster, PA 17601-6816
 13804101 +MRI Group, PO Box 3088, Lancaster, PA 17604-3088
 13804103 +Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400,
 Philadelphia, PA 19103-1821
 13804104 +The Lamm Group, 1608 Walnut Street, Suite 703, Philadelphia, PA 19103-5447

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov May 19 2017 00:51:55 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2017 00:51:27
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcy@usdoj.gov May 19 2017 00:51:53 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13804079 EDI: GMACFS.COM May 19 2017 00:38:00 Ally Financial, PO Box 380901,
 Bloomington, MN 55438-0901
 13804080 EDI: BANKAMER.COM May 19 2017 00:38:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 13838660 E-mail/Text: bankruptcy@bbandt.com May 19 2017 00:51:20 BB&T,
 Bankruptcy Section 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
 13804085 +EDI: STFC.COM May 19 2017 00:38:00 CACH LLC, 4340 South Monaco Street, Second Floor,
 Denver, CO 80237-3485
 13804088 EDI: WFNNB.COM May 19 2017 00:38:00 Commenity Bank, PO Box 182782,
 Columbus, OH 43218-2782
 13804089 +EDI: RCSFNBMARIN.COM May 19 2017 00:38:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 13804099 +E-mail/Text: kspon@lasa.org May 19 2017 00:51:23 LASA, 130 Centerville Road,
 Lancaster, PA 17603-4087
 13802963 EDI: RESURGENT.COM May 19 2017 00:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13841616 +E-mail/Text: csdlclientservices@cboflanc.com May 19 2017 00:52:04 Lancaster Collections,
 218 West Orange Street, Lancaster, PA 17603-3746
 13804102 E-mail/Text: paparalegals@pandf.us May 19 2017 00:52:09 Patenaude & Felix APC,
 213 East Main Street, Carnegie, PA 15106
 13817828 EDI: Q3G.COM May 19 2017 00:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13804093 ###Gingrich Smith Klingensmith & Dolan, 45 East Orange Street, Lancaster, PA 17602-5124
 13804095 ###Lamm Rubenstone LLC, 3600 Horizon Boulevard, Suite 200,
 Feasterville Trevose, PA 19053-4949

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2017 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
DAVID W. MERSKY on behalf of Debtor Alexandros A. Mountis law@merskylawgroup.com
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Alexandros A. Mountis	Social Security number or ITIN	xxx-xx-2624
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-16802-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alexandros A. Mountis

5/18/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.